



Federal Emergency Management Agency

Washington, D.C. 20472

W-02022

March 26, 2002

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
NFIP Servicing Agent

FROM: Howard Leikin
Deputy Administrator
Federal Insurance and Mitigation Administration

SUBJECT: Monroe County, Florida Inspections

Monroe County, Florida, has notified FEMA that it is ready to implement the Inspection of Insured Structures by Communities final rule as set forth in the Federal Register June 27, 2000. This memorandum and attachments provide new information as well as previously supplied information to assist you in carrying out your role in this inspection procedure.

In a memorandum dated October 11, 2000, we provided information on an inspection procedure that would assist unincorporated Monroe County and the Village of Islamorada in verifying that structures in their communities were complying with local floodplain management ordinances. This memorandum included a Community Inspection Procedures Endorsement and an Important Notice of Change To Your Policy, that the WYO insurers and the Direct Servicing Agent were to include with new and renewal policies effective February 15, 2001, and after, in these two communities.

Our February 21, 2001, memorandum provided sample inspection notices (copies attached) that WYO insurers and the Direct Servicing Agent could use to notify a policyholder that their structure was identified by the community as requiring an inspection. A first notice is to be sent at least six months prior to policy expiration and a second reminder notice will accompany the renewal bill. Copies of the inspection forms to be completed by the communities' inspectors, and subsequently forwarded by policyholders along with their renewal bills were also included. The current revised Monroe County inspection form is attached. The memorandum also provided copies of "good faith" letters, which would be given by the communities to policyholders to present to their insurers in lieu of the inspection form, in the event a community was unable to complete an inspection on a property identified as requiring one prior to its renewal. The "good faith" letter will permit the policy to renew for a one-year period, allowing

that additional time for the inspection to be conducted. Attached is a copy of Monroe County's revised letter.

We have begun to receive the first monthly listing of addresses requiring an inspection. The Bureau will mail this listing of addresses to the WYO insurers and the Direct Servicing Agent at least eight months prior to a policy's expiration so that the companies can mail out the inspection notice at least six months prior to expiration. We anticipate this first listing to go to the companies in April 2002, and the inspection notices sent by the WYO insurers and the Direct Servicing Agent to begin going out in June 2002 for policies renewing in December 2002.

The date for beginning the pilot inspection procedure in the Village of Islamorada is to be October 1, 2002. The City of Marathon, like Islamorada, has incorporated out of Monroe County and has its own community number. Just recently the interim final rule was published that will require Marathon and all other communities that incorporate out of Monroe County after January 1999 to participate in the pilot inspection program. Marathon will also begin implementation of the pilot inspection procedure on October 1, 2002. The listing of policies being provided to the Monroe County inspectors will most likely contain addresses of properties issued with the wrong community number. It is important that agents be made aware of the changes taking place in Monroe County and that they submit endorsement requests to correct community number errors.

The Endorsement Form for the inspection procedure will have to be revised to include the City of Marathon and to provide for other communities that incorporate out of the county. Soon we will send a sample of the new endorsement, at which time we will also let you know when it must be attached to the policy.

We will keep you informed of pertinent information as it becomes available.

In the meantime, if you need additional information concerning the implementation of this inspection procedure in Monroe County, please contact your WYO Program Coordinator.

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

Community Inspection Program

Inspection Notice

Effective December 31, 2000, changes were made to your flood insurance policy to support a Community Inspection Procedure of the National Flood Insurance Program (NFIP). The requirements of the Community Inspection Procedure will only apply to your building if it is in a Special Flood Hazard Area and has been identified as a possible violation of your community's floodplain management ordinance. The inspection procedure was established to help local officials in your community verify that structures comply with the community's floodplain management ordinance, and to ensure that property owners pay flood insurance premiums that accurately reflect the risk of flooding.

Local officials in your community have identified your building as being a possible violation of the community's floodplain management ordinance. An inspection of your building by the community is a requirement before your current flood insurance policy can be renewed.

You are responsible for contacting the community to arrange for the inspection of your building. If your property is located in unincorporated Monroe County contact the Growth Management Division of Monroe County at telephone number (305) 289-2518 to make an appointment for your inspection. Property owners in the Village of Islamorada should contact the Village's Building Department at telephone number (305) 664-2345.

Two copies of the Community Inspection Report will be provided to you after the inspection. One copy of the report must accompany your renewal bill and premium to permit the renewal of your flood insurance policy. We will review the information provided by the inspection report to ensure that your policy is rated correctly. If it is discovered your policy is rated incorrectly, you will be given the choice of paying additional premium or accepting lower limits of coverage.

Any questions about why your building was identified as being in possible violation of the floodplain management ordinance should be directed to the appropriate community at the telephone numbers listed above.

Reminder Notice

You were previously notified of the need to have your building inspected by your community in order to be able to renew your flood insurance policy. If you have had your building inspected, please remember to include a copy of the Community Inspection Report when you submit your renewal bill and premium. If you have not yet had your building inspected, please take the necessary steps to have the inspection performed.

If your property is located in unincorporated Monroe County, contact the Growth Management Division of Monroe County at telephone number (305) 289-2518 to make an appointment for your inspection. Property owners in Islamorada should contact the Village of Islamorada Building Department at telephone number (305) 664-2345.

Two copies of the Community Inspection Report will be provided you after the inspection process. One copy of the report must accompany your renewal bill and premium to permit the renewal of your flood insurance policy. We will review the information provided by the inspection report to ensure that your policy is rated correctly. If it is discovered your policy is rated incorrectly, you will be given the choice of paying additional premium or accepting lower limits of coverage.

You may request an inspection, but due to unforeseen circumstances the community may be unable to perform the inspection in the time frame required to renew your policy without a lapse in coverage. In such cases the community will provide you with a letter that you should send to your insurer. This letter will allow the insurer to renew your policy, for this renewal only, without the required Community Inspection Report. A Community Inspection Report will still be required prior to your next renewal.

Any questions about why your building was identified as being in possible violation of the floodplain management ordinance should be directed to the appropriate community at the telephone numbers listed above.

County of Monroe

Growth Management Division

Suite 300
2798 Overseas Highway
Marathon, Florida 33050
Voice: (305) 289 2518
Fax: (305) 289-2515



Board of County Commissioners

Mayor Charles "Sonny" McCoy, Dist. 3
Mayor ProTem Dixie Spehar, Dist. 1
Commissioner Murray Nelson, Dist. 5
Commissioner George Neugent, Dist. 2
Commissioner Nora Williams, Dist. 4

COMMUNITY INSPECTION REPORT

LEGAL DESCRIPTION AND PARCEL ID #:

NAME:

INSPECTION DATE:_____

ADDRESS:

INSURANCE COMPANY NAME:

POLICY#:

FIRM ZONE:

This is to certify that the above referenced property has been inspected for compliance with the Monroe County Floodplain Management Ordinance Division 6, Section 9.5-315, 9.5-316 and 9.5-317.

BUILDING OCCUPANCY: _____ 1 to 4 family _____ 5 or more family
_____ non-residential _____ number of floors

METHOD OF ELEVATION: (circle one): Piers, post, piles, solid perimeter walls, reinforced concrete shear walls,
solid perimeter walls, reinforced masonry piers or columns.

IS THE ENCLOSED AREA USED FOR OTHER THAN PARKING, BUILDING ACCESS OR

STORAGE?

___ YES ___ NO
YES

IF

DESCRIBE:_____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND EQUIPMENT: __ YES __ NO

WHAT TYPE (circle one): Furnace, heat pump, hot water heater, oil tank, elevator equipment, air conditioner, washer,
dryer, food freezer other equipment or machinery serving the building (specify): _____

Size of enclosed area: _____ square feet.

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED USING:

BREAKAWAY WALLS _____ SOLID WOOD FRAME WALLS _____ MASONRY _____ OTHER (explain)

IS ENCLOSED AREA CONSTRUCTED WITH COMPLIANT OPENINGS (excluding doors and windows)

TO ALLOW THE PASSAGE OF FLOODWATERS?

___ YES ___ NO

IS ENCLOSED AREA BUILT WITH MATERIALS RESISTANT TO FLOOD DAMAGES?

___ YES ___ NO

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED WALLS,
PANELING, ETC.?

___ YES ___ NO

INSPECTION PERFORMED BY: _____ Photos _____

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Commissioner Nora Williams, Dist. 4

GOOD FAITH LETTER

Name
Address

PL#
Parcel ID

Dear:

This is to confirm that I am in receipt of your request for an inspection in order to provide you with a "Community Inspection Report" for your flood insurance renewal. This "Good Faith Letter" will serve to notify you that Monroe County is unable to perform the requested inspection within the time frame required. However, your inspection will be scheduled as soon as possible. We will contact you by telephone or in writing to make an appointment that is convenient for you.

If you have any questions, please do not hesitate to contact me at (305) 289-2518.

Sincerely,

Dianne Bair,
Floodplain Administrator